

ORIGINAL

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF TEXAS**

CLERK OF DISTRICT COURT
NORTHERN DISTRICT OF TEXAS
FILED
2022 MAY -5 PM 12:41

DE-ERIC COOPER
Plaintiff,

v.

DEPUTY CLERK
) **JURY TRIAL DEMANDED**

) Case No.

3-22 CV 1011-D

**CREDIT MANAGEMENT, LP AND)
NATIONWIDE RECOVERY SYSTEMS,)
LTD. AND MBA-LAW AND CREDIT)
SYSTEMS INTERNATIONAL, INC.)
Defendant.)**

COMPLAINT AND DEMAND FOR JURY TRIAL

I. INTRODUCTION

1. This is an action for actual and statutory brought by Plaintiff De-Eric Cooper, an individual consumer, against Defendants, Credit Management, LP Nationwide Recovery Systems Ltd. (NRS), MBA-LAW and Credit Systems International, Inc. (CSII) for violations of the Fair Debt Collection Practices Act, 15 U.S.C § 1692 *et seq.* (hereinafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

II. JURISDICTION AND VENUE

2. Jurisdiction of this court arises under 15 U.S.C § 1692k(d) 28 U.S.C 1331.

Venue in this District is proper in that the Defendant transact business in Dallas, Dallas County, Texas, and the conduct complained of occurred in Dallas, Dallas County, Texas.

III. PARTIES

3. Plaintiff De-Eric Cooper (Hereinafter "Mr. Cooper") is a natural person residing in Dallas, Dallas County, Texas. Mr. Cooper is a consumer as defined by the Fair Debt Collection Practice Act, 15 U.S.C 1692a(6) Mr. Cooper has been assigned 100 percent of these claim(s) above from Michael Egans ('Hereinafter "Mr. Egans")
4. Mr. Egans is allegedly obligated to pay an obligation to pay money arising out of a transaction in which the money, property, insurance, or services which are the subject of the transaction are primarily for personal, family, or household purposes. Mr. Egans is allegedly obligated to pay a "Debt" as defined by 15 usc§1692a(5).
5. Upon information and belief, Defendant Credit Management, LP. is a Texas corporation with its principal place of business located at 6080 Tennyson Parkway, Suite 100 Plano, Texas 75024

6. Upon information and belief, Defendant Nationwide Recovery Systems, Ltd. (NRS) is a Texas corporation with its principal place of business located at 501 Shelly Dr. #300 Tyler, Texas 75701
7. Upon information and belief, Defendant MBA-LAW is a Texas corporation with its principal place of business located at 3400 Texoma Parkway Suite 100 Sherman, Texas 75090.
8. Upon information and belief, Defendant Credit Systems International, Inc. (CSII) is a Texas corporation with its principal place of business located at 1277 Country Club, Texas 76112.
9. Defendants Credit Management, LP, Nationwide Recovery Systems, Inc. (NRS), MBA-LAW, and Credit Systems International Inc. (ICII) are engaged in the collection of debt from consumers using the mail and telephone. Defendant regularly attempt to collect consumers' debts alleged to be due to another's.

IV. FACTS OF THE COMPLAINT

10. Defendants Credit Management, LP, Nationwide Recovery Systems, Inc. (NRS), MBA-LAW, and Credit Systems International Inc. (ICII) (hereinafter referred to as "Debt Collector") is a "debt collector" as defined by the FDCPA, 15 U.S.C 1692a(6).

11. In the month of March 2022, Mr. Egans reviewed his credit report on "Credit Karma."
12. On the credit report, Mr. Egans observed a trade line from the Debt Collectors.
13. Debt Collector Credit Management, LP reported furnished a trade line of \$236, allegedly owed to Ambit Energy.
14. Debt Collector Credit Systems International, Inc. (CSII) reported furnished a trade line of \$75, allegedly owed to Coserve Electric/Coserve Gas.
15. Debt Collector MBA-LAW reported furnished a trade line of \$85, allegedly owed to Radiology Partners.
16. Debt Collector Nationwide Recovery Systems, Inc (NRS) reported furnished a trade line of \$1,016, allegedly owed to Ray Hubbard Phys.
17. Mr. Egans made disputes via telephone about the accounts in questions, However on May 3 2022. Mr. Egans re-checked his credit reports and although the debt collectors had several communications with consumer reporting agencies, the Debt Collectors failed to communicate the alleged debts in questions where disputed by Mr. Egans.
18. Debt Collector's publishing of such inaccurate and incomplete information has severely damaged the personal and credit reputation of

Mr. Egans and caused severe humiliation, emotional distress, mental anguish, and lower FICO Scores.

A debt reported without dispute results in a much lower credit score than a report of both the debt and the dispute. *Saunders v. Branch Banking and Trust Co. of VA*, 526 F 3d 142, 146-47 (4th Cir. 2008)

V. FIRST CLAIM FOR RELIEF
(Defendants Credit Management, LP and Nationwide Recovery Systems Ltd.
and MBA-LAW and Credit Systems International, Inc.)
15 U.S.C. §1692e(8)

19. Mr. Cooper re-alleges and reincorporates all previous paragraphs as if fully set out herein.

20. The Debt Collector violated the FDCPA.

21. The Debt Collector's violations include, but are not limited to, the following:

15 U.S.C § 1692e(8) of the FDCPA by failing to disclose to the consumer reporting agencies that the alleged debt was in dispute by Mr. Egans

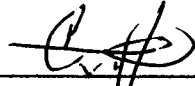
22. As a result of the above violation of the FDCPA, the Defendant is liable to Mr. Cooper actual damages, statutory damages, and cost.

VI. JURY DEMAND AND PRAYER FOR RELIEF

WHEREFORE, Plaintiff Mr. Cooper respectfully demands a jury trial and requests that judgment be entered in favor of Plaintiff and against the Debt Collector for:

- A. Judgment for the violations occurred for violating the FDCPA;
- B. Actual damages pursuant to 15 U.S.C 1692k(1)(2);
- C. Statutory damages pursuant to 15 U.S.C 1692k(3)
- D. For a deletion and further relief as the Court may deem just and proper.

Respectfully submitted:



De-Eric Cooper
5353 Keller Springs Rd. #2523
Dallas, Tx 75248
214-991-8205
deericc@yahoo.com

JS 44 (Rev. 10/20)

CIVIL COVER SHEET 3-22CV1011-D

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

De-Eric Cooper

(b) County of Residence of First Listed Plaintiff

(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

5353 Keller Springs Rd. #2523
Dallas, TX 75248**DEFENDANTS**

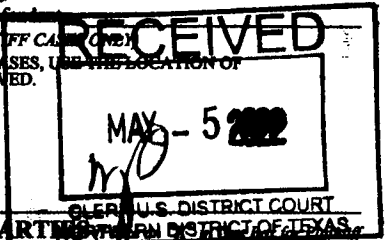
Credit Management, LP and Nationwide Recovery Systems Ltd. and MBA-LAW and Credit Systems International, Inc.

County of Residence of First Listed Defendant

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

**II. BASIS OF JURISDICTION** (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (For Diversity Cases Only)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business in This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

Click here for: Nature of Suit Code Descriptions.

<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	PERSONAL INJURY <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 835 Patent - Abbreviated New Drug Application <input type="checkbox"/> 840 Trademark <input type="checkbox"/> 880 Defend Trade Secrets Act of 2016 <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit (15 USC 1681 or 1692) <input type="checkbox"/> 485 Telephone Consumer Protection Act <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
<input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	Habeas Corpus: <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty Other: <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement	<input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions		

V. ORIGIN (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from Another District (specify)
- ☐ 6 Multidistrict Litigation - Transfer
- ☐ 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTIONCite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):
15 USC 1692

Brief description of cause:

Failure to report debt as disputed

VII. REQUESTED IN COMPLAINT:☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No**VIII. RELATED CASE(S) IF ANY**

(See instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

4/5/22

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE